

**STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

Before the Commissioner of Financial and Insurance Services

**Office of Financial and Insurance
Services,**

Petitioner,

v

**Case No. 03-348-L
Docket No. 2003-471**

Matthew Jennings,

Respondent.

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For the Petitioner:

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**Issued and entered
this 12th day of October 2005
by John R. Schoonmaker
Special Deputy**

FINAL DECISION

The Administrative Law Judge, Renee A. Ozburn, issued a Proposal for Decision dated August 24, 2005. She recommended that the Commissioner revoke Respondent's license to practice as an insurance counselor Michigan. Neither party filed exceptions.

The factual findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. The PFD is attached, adopted, and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Com'n*, 136 Mich.App. 52 (1984).

II ORDER

Therefore, it is ORDERED that Respondent's license to practice as an insurance counselor in Michigan is revoked.